

Dear Members of the Insurance and Real Estate Committee,

I am writing to express my opposition to the proposed bill (SB 1041), which might make it impossible for Connecticut residents continue to use health care sharing ministries to pay for our health care needs.

My family and I (my husband and four boys) have been members of Samaritan Ministries now for the last 5 years. Prior to this, we were paying a high monthly premium for mediocre insurance. As my husband is self-employed, our options for a good health insurance policy tend to be quite expensive and frankly, cost-prohibitive for us. We have been so fortunate to find Samaritan, which has enabled us to be financially responsible for our own health care and to keep our costs affordable for us as a family of six. We have had several health care issues come up (some chronic health issues with myself and my children, as well as my last two pregnancies) that Samaritan has covered, but would have cost us thousands of dollars out of pocket in addition to expensive health insurance premiums. It has come to my attention that Section 2 of SB 1041 might eliminate our ability to choose this health care option that has been a true life-saver for our family.

My husband and I are both from Connecticut, and we love living here and raising our family here. However, if policies continue to be put into place that unnecessarily raise the cost of living for families here, we will find ourselves forced to move out of state. We ask you to please reconsider the language in this bill that might potentially eliminate a health care choice that we and so many other families here depend upon in order to continue to live and work here in our home state. Please try to find a way to word the bill in such a way that would protect consumers yet still allow for participation in this necessary program.

Thank you very much for your time and for your work on behalf of Connecticut citizens.

Sincerely,

Alicia Fernandez

Easton, CT Resident